Government of Saskatchewan

Annual Report 1984-85

Saskatchewan Consumer and Commercial Affairs

86-02500/

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June 25, 1985.

To His Honour,
The Honourable Frederick W. Johnson,
Lieutenant Governor of the Province of Saskatchewan.

Sir:

I have the honour to submit herewith the Fifth Annual Report of the Saskatchewan Department of Consumer and Commercial Affairs for the fiscal year ended March 31, 1985.

Respectfully submitted,

Joan H. Duncan,
Minister,
Saskatchewan Consumer and Commercial Affairs.

June 25, 1985.

To the Honourable Joan H. Duncan,
Minister,
Saskatchewan Consumer and Commercial Affairs.

Madam:

I have the honour to present the Fifth Annual Report of the Saskatchewan Department of Consumer and Commercial Affairs for the fiscal year ended March 31, 1985.

Diverse programs and services give this Department the opportunity to be in contact with a large percentage of the Saskatchewan public. Through business licensing and registering, complaint and enquiry handling, and education and communications programs, the Department had over 270,000 direct contacts with consumers and businesses throughout the year.

Many others were reached indirectly through initiatives such as the Facilitators Program, extension of product information to the Public Library System, and the distribution of over 280,000 department-produced education and information materials. Our programs continue to reinforce the belief that it is better to educate than legislate.

Respectfully submitted,

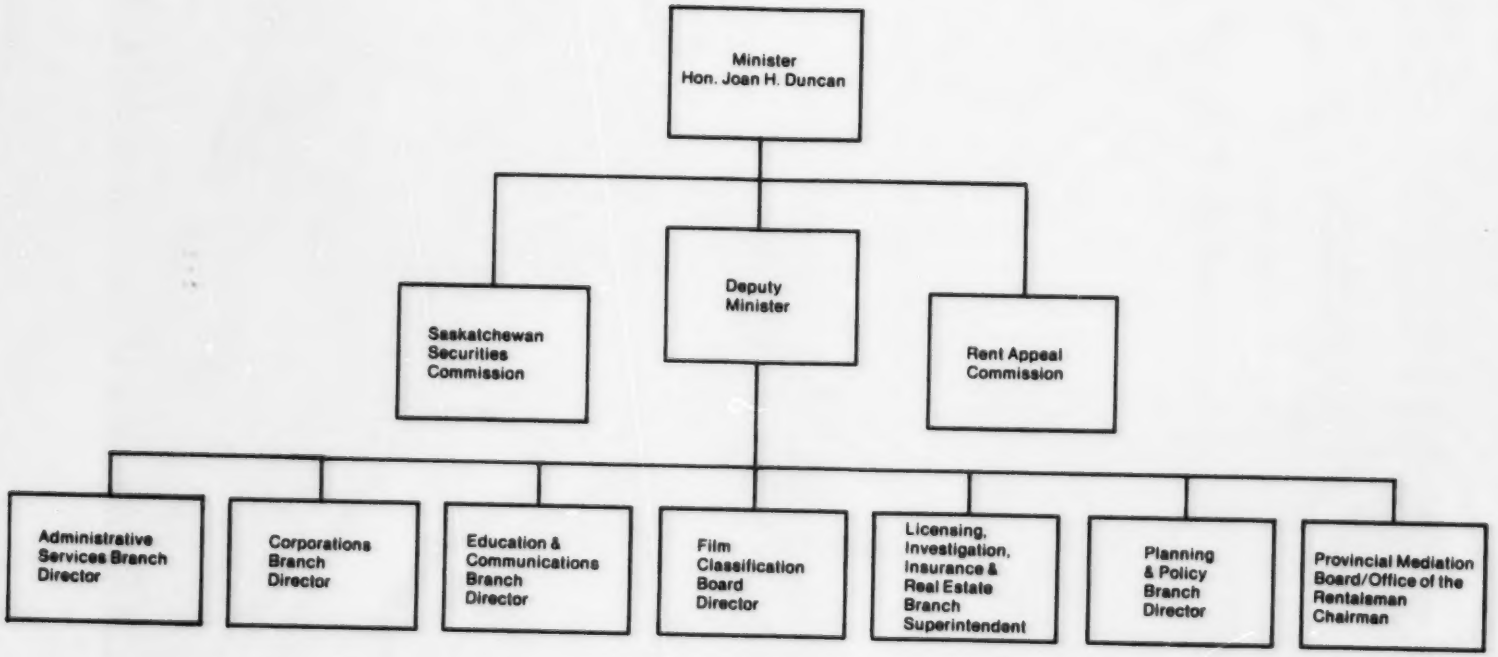
Ronald J. Kessler,
Deputy Minister,
Saskatchewan Consumer and Commercial Affairs.

Objectives

The general mandate of the Department is to promote the integrity of the marketplace to achieve the following objectives:

- To promote consumer and business awareness, respect and understanding of their own and each other's rights and responsibilities;
- To develop and promote consumer competency in the exchange of goods and services;
- To ensure that basic standards of conduct in the marketplace are upheld.

Saskatchewan Consumer and Commercial Affairs


Minister
Hon. Joan H. Duncan
Deputy Minister
Saskatchewan Securities Commission
Rent Appeal Commission
Administrative Services Branch Director
Corporations Branch Director
Education & Communications Branch Director
Film Classification Board Director
Licensing, Investigation, Insurance & Real Estate Branch Superintendent
Planning & Policy Branch Director
Provincial Mediation Board/Office of the Rentalsman Chairman

Acts Administered by Saskatchewan Consumer and Commercial Affairs, 1984-85

The Auctioneers Act
The Business Corporations Act
The Business Names Registration Act
The Canadian Institute of Management (Saskatchewan Division) Act
The Cemeteries Act
The Collection Agents Act
The Companies Act
The Companies Winding Up Act
The Condominium Property Act
The Consumer Products Warranties Act
The Cost of Credit Disclosure Act
The Credit Reporting Agencies Act
The Department of Consumer and Commercial Affairs Act
The Direct Sellers Act
The Guarantee Companies Securities Act
The Home Owners' Protection Act
The Investment Contracts Act
The Landlord and Tenant Act
The Mortgage Brokers Act
The Motor Dealers Act
The Municipal Hail Insurance Act
The Names of Homes Act
The Non-profit Corporations Act
The Partnership Act
The Provincial Mediation Board Act
The Pyramid Franchises Act
The Real Estate Brokers Act
The Religious Societies Land Act
The Residential Tenancies Act
The Sale of Training Courses Act
The Saskatchewan Insurance Act
The Securities Act
The Theatres and Cinematographs Act
The Trust and Loan Corporations Act
The Unsolicited Goods and Credit Cards Act

Acts Administered in Part by or Establishing a Function for the Department, 1984-85

*The Accredited Public Accountants Act, s.39-42, 45

**The Agricultural Leaseholds Act, s.5-10

*The Agrologists Act, s.38, 40-46

*The Architects Act, s.41, 44-46

*The Association of School Business Officials of Saskatchewan Act, s.31-33

*The Certified General Accountants Act, s.40-43

*The Certified Public Accountants Act, s.22, 25-27

*The Chartered Accountants Act, s.36, 39-42

*The Chiropody Profession Act, s.36, 39-42

*The Chiropractic Act, s.27-30

*The Community Planning Profession Act, s.51, 54-56

*The Dental Profession Act 1978, s.60, 62-64

*The Dental Technicians Act, s.14, 17-19

*The Dental Therapist Act, s.34, 35, 37

*The Denturists Act, s.36, 38, 40, 41

*The Engineering Profession Act, s.60, 61, 64-66

**The Farm Security Act, s.3-7

***The Home Energy Loan Act

**The Land Contracts (Actions) Act, s.3

**The Land Titles Act, s.134

*The League of Educational Administrators and Superintendents Act, s.36, 41

*The Legal Profession Act, s.98, 101, 103

****The Libel and Slander Act, s.18, 21-24

*The Management Accountants Act, s.35, 38-41

*The Medical Profession Act 1981, s.87, 88, 92-94

*The Naturopathy Act, s.20

*The Opthalmic Dispensers Act, s.36, 38, 40, 41

*The Optometry Act, s.48, 51-53

*The Osteopathic Practice Act, s.21, 24-27

*The Pharmacy Act, s.113, 115, 118-120

*The Physical Therapists Act, s.20

*The Professional Dieticians Act, s.12, 15-17

*The Psychiatric Nurses Act, s.22, 25, 27, 28

*The Registered Music Teachers Act, s.13, 16-19

*The Registered Nurses Act 1978, s.15-18

*The Registered Occupational Therapists Act, s.24, 27-29

*The Registered Psychologists Act, s.18, 21-23

*The Registered Social Workers Act, s.22, 25

**The Rural Municipalities Act, s.336

*The Rural Municipalities Administrators' Act, s.28, 31-33

*The Saskatchewan Embalmers Act, s.51, 54-56

*The Saskatchewan Land Surveyors Act, s.60, 63-65

**The Tax Enforcement Act, s.25, 26, 31

*The Teachers' Federation Act, s.32, 49, 50

*The Veterinarians Act, s.21, 22, 25-27

*The X-Ray Technicians Act, s.19, 22-24

*The Department receives copies of bylaws and membership lists, oversees bylaws and submits bylaws to the Legislature.

**This Act establishes a function for the Provincial Mediation Board.

***The Registrar under the Act is from the Department of Consumer and Commercial Affairs.

****The Department receives annual returns of newspaper titles, proprietors, editors and publishers.

Federal Acts Administered in Part by or Establishing a Function for the Department

Criminal Code: Lottery Licensing (Sec. 190)

Bankruptcy Act, Part X (Orderly Payment of Debts)

Combines Investigation Act; Pyramid Selling (Sec. 36.3)

Tax Rebate Discounting Act (Sec. 6)

Branch Activities

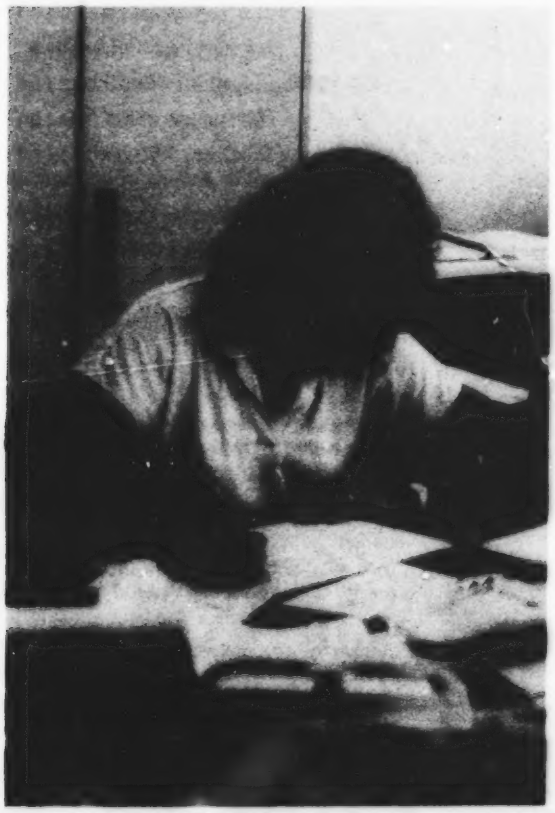
Administrative Services Branch

The Administrative Services Branch directs and controls the Department's administrative activities, co-ordinates staff training and provides support services to other Branches, Boards and Commissions within the Department.

The responsibilities of the Branch include management of the Department's financial activities; and the development, implementation and administration of administrative policies and procedures, accounting procedures, accounts payable, and revenue accounts. Assistance and co-ordination are also provided in the preparation of the Department's annual budget and estimates as well as in forecasting revenues and expenditures.

The support services managed by the Branch are procurement and maintenance of equipment, furniture, supplies and vehicles, mail and telephone services, co-ordination of parking, and space requirements.

The Branch is also responsible for managing and administering three commercial cemeteries.



Corporations Branch

The Corporations Branch incorporates Saskatchewan-based business corporations and non-profit corporations. The Branch registers extra-provincial business and non-profit corporations enabling them to conduct their business or activities in Saskatchewan. It also registers the business names under which unincorporated sole proprietorships and partnerships operate.

In addition, the Corporations Branch maintains a registry of "names" of Saskatchewan businesses to ensure that names identical or very similar to existing registered names are not used by new entities. This prevents confusion or deception in the use of names in the marketplace, and protects goodwill and reputations that have been built up by particular names.

An up-to-date, retrievable and reproducible repository of information on business, non-profit corporations and unincorporated business entities is maintained by the Branch. This information can be obtained by the public upon request — in person, by telephone or by mail.

Lists of the membership and bylaws of 40 "professional associations" such as those of accountants, music teachers, doctors and lawyers are kept by the Branch.

The Branch administers the following legislation:

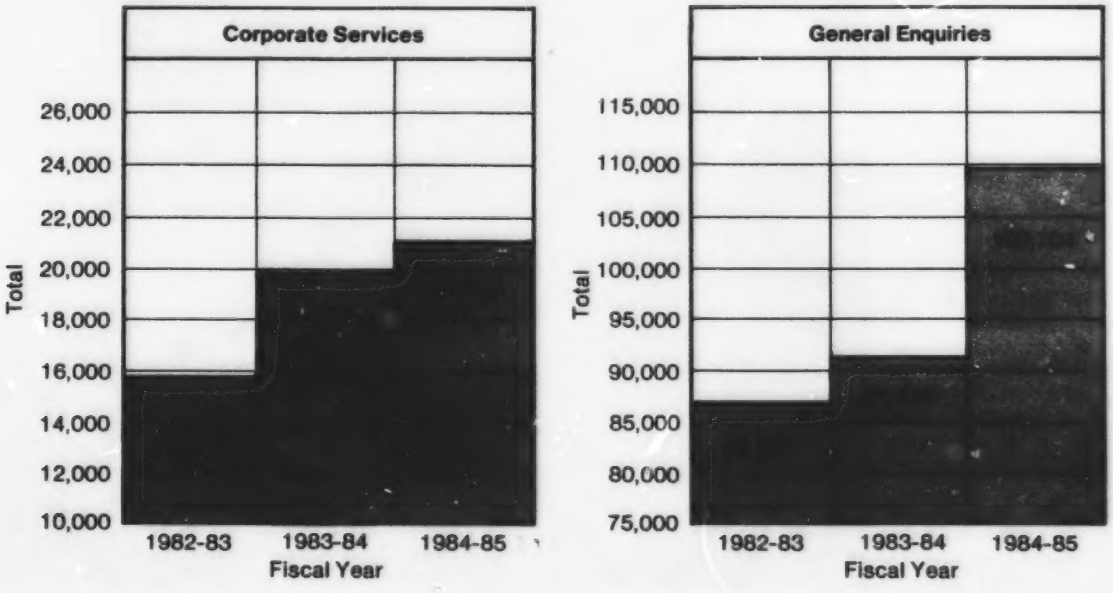
The Business Corporations Act
The Business Names Registration Act
The Companies Act
The Companies Winding Up Act
The Libel and Slander Act
The Names of Homes Act
The Non-profit Corporations Act
The Partnership Act

Statistical Summary

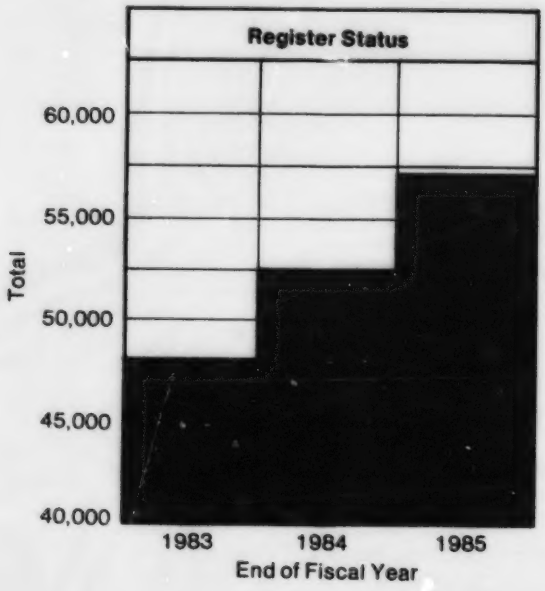
Branch Services	1982-83	1983-84	1984-85
New Business Corporations Incorporated and Registered	3,734	3,926	3,930
New Non-profit Corporations Incorporated and Registered	378	443	517
New Business Names Registered	3,684	4,500	4,432
Name Availability Searches	7,954	11,089	12,169
Totals	**15,750**	**19,958**	**21,048**
General Enquiries (Corporations)	**86,930**	**91,441**	**109,704**

Register Status	March 31, 1983	March 31, 1984	March 31, 1985
Saskatchewan Corporations on Register	26,443	27,540	28,643
Extra-Provincial Corporations on Register	6,125	6,336	6,444
Total Corporations on Register	**32,568**	**33,876**	**35,087**
Non-profit Saskatchewan Corporations on Register	3,805	3,972	4,550
Non-profit Extra-Provincial Corporations on Register	27	30	35
Total Non-profit Corporations on Register	**3,832**	**4,002**	**4,585**
Total Business Names on Register	**11,398**	**14,679**	**17,444**
Totals	**47,798**	**52,557**	**57,116**

Levels of Activity



Levels of Activity



Saskatchewan HERITAGE 1985
Commemorating our Past, Building our Future

Saskatchewan Youth Year 1985
International Youth Year 1985

Invited guests gather at the Legislative Buildings for the fourth Annual Consumer Award of Merit Ceremony.

Education and Communications Branch

The Branch provides both a support service to the other Branches, Boards and Commissions in the Department and delivers public programs.

The Branch's mandate is to provide information, education and resources on consumer and commercial matters to the Saskatchewan public. Programs are designed to increase the knowledge and awareness of both buyers and sellers with regard to their rights and responsibilities in the marketplace, and to improve consumer decision-making and life skills. Ongoing education and information is required in a rapidly changing and complex marketplace.

During the year under review, Branch staff represented the Department on the following committees:

- Interdepartmental Committee on China
- Toxicology Centre, Board of Directors
- Saskatchewan Child and Youth Safety Committee
- Saskatchewan Plumbing Advisory Group
- Standing Interdepartmental Co-ordinating Committee on Aging
- Interdepartmental Mobile Home Committee
- Planning Committee of the Canadian Research Institute for the Advancement of Women
- Interdepartmental Committee on Equality for Women

Communications Activities

The Branch initiated several new programs to inform the public on a number of consumer issues and to make the public aware of the Department's consumer and commercial programs and services.

The Rent Protection Program was one such initiative. A series of radio, television and newspaper advertisements in the fall and spring informed both tenants and landlords of the new rent increase provisions. A number of print pieces — **Protection For Renters** brochure, **Landlord and Tenant Rights and Responsibilities** brochure, "Condition of Premises Checklist", "20 Questions about Rent Stabilization", and "Serving Notice of Rent Increase" fact sheets were brought together in a kit, **Information for Tenants and Landlords**. The kit was widely distributed to landlords, housing authorities and associations, municipal offices, and community and self-help groups.

The "Of Consuming Interest" column brought practical advice and information useful in marketplace situations to readers of Saskatchewan weeklies. Twelve "redi-print" columns on 24 topics were published and picked up by about two thirds of the weeklies in the Province.

A promotion of the Consumer Information Centre included print ads in educational publications and in all the cities' newspapers, as well as bus cards in October/November in Regina and Saskatoon.

Other promotional activities included print ads advising business of the Department's commercial services, and print ads directed at seniors on dealing with unknown contractors.

The theme of Consumer Week in October, "Satisfied Customers Mean Good Business," promoted better consumer and business relations and understandings. Print and radio advertising, outdoor advertising (billboards), and distribution of a new poster, "Building Marketplace Confidence," brought this message to the public. The fourth annual Consumer Award of Merit highlighted the week and honoured Ruth Robinson of Saskatoon.

A new poster, "Film Classification — Helping You Choose," was produced and distributed for the Film Classification Board.

A new brochure, **Investor Alert**, was produced in co-operation with the Saskatchewan Securities Commission.

Other publications revised and/or reprinted included: **Our Services, Consumer Products Warranties Business Guide, Consumers and Small Claims Court,** and the Consumer Information Centre poster, "Help Yourself." New Buylines included: "Bulk Bin Foods," "Travel Tips," and "Funerals and Funeral Planning." Five issues of the Department's newsletter, **The Consumer Times** were prepared and distributed.

The Department's display was redesigned for Consumer Week. Staffed displays were provided for the Regina Small Business Fair and at the annual conferences of the Saskatchewan Home Economics Teachers' Association, Adult Basic Education Instructors and Saskatchewan Business Teachers' Association. In addition, publications and resources were provided for display purposes on four other occasions.

Distribution of Department produced material is ongoing through Branch programs and through the comprehensive mailing list of client groups and key individuals. Several comprehensive mail-outs were

completed during the year to clients, agencies and individuals on the mailing list. During the year the total number of materials distributed to the public was 280,000 items.

The Branch continues to be responsible for the Department's media relations, print requirements and general communications strategies. In addition, it provides editorial services and public relations consultations for other programs in the Department. During the year, media from throughout the province contacted staff for interviews or information on 84 occasions.

Education/Extension Activities

Program emphasis continued in the areas of training others to deliver programs directly to the public and to various clients to reach as many members of the public as possible. The focus has been on providing education programs in addition to the necessary information tools in order that both customers and business people can help solve their problems in and have a better understanding of the Saskatchewan marketplace.

Last year's pilot **Facilitators Program** has become a proven method of extending our resources into the community. To date, 121 programs have been completed by facilitators providing educational opportunites to 3,620 people in the Regina and Saskatoon areas. Plans are underway to pilot the Program in a rural area during the next fiscal year.

The Marketplace Package was field tested in co-operation with the Chambers of Commerce and the Community Colleges in Swift Current and Melville. Four customer relations seminars were held for business people in the two communities. This pilot will be used to hold similar sessions throughout the province in the next fiscal year. The emphasis will be on training people in the community to deliver Customer Relations Seminars.

A complete evaluation of the Money Management resources resulted in an extensive revision of **The Spending Planner** to a self-help tool. Two new items were produced: **Annual Record Book** and **It's Your Money: A Leader's Guide to Presenting a Budgeting Workshop**. These and other materials comprise a comprehensive package with flexibility to be used in the Department's Money Management Counselling Program, schools and community college classes, community and self-help groups and the Facilitators Program.

A kit entitled, **The Senior Consumer: Protect Yourself** was developed and over 5,000 were distributed to groups and individuals who work with Seniors and to Seniors. Branch staff participated in the University of Saskatchewan's College of Home Economics pilot project, "Seniors Teaching Seniors Program". Education staff provided the training for the consumer modules on "Door-to-door Sales" and "Dreams and Schemes to Be Aware Of." During the year, 28 programs were conducted in the Saskatoon area, giving a total of 638 Seniors the opportunity of learning these important aspects of consumer protection.

The second annual consumer education issue of **The Consumer Times** was produced and sent in September to teachers and administrators in the schools, community colleges and other post-secondary institutions.

Work in the field continues primarily for purposes of needs assessment, promotion of resources and services of the Department, promotion of marketplace education and field-testing of developed resources. This work took the form of workshops, seminars, and classes, provision of consultative services (362 occasions), and meetings with community leaders and key individuals in various organizations, agencies and educational systems.

Ruth Robinson of Saskatoon accepts the 1984 Consumer Award of Merit.

Consumer Information Centre

The Consumer Information Centre, located in Regina, is a central clearing-house providing consumer/commercial information, education resource materials to consumers, businesses, teachers, community groups and professional organizations across the Province. The Centre continues to be the public's point of contact for requests for Department publications, consumer product information (pre-buying information) and consumer/commercial education resources.

The Consumer Product Information Service continues to expand. Questions on safety aspects and efficiency of various consumer products were prevalent. Requests for information on appliances, the new technology equipment, used cars and water filters continued to be of great interest and concern.

In addition to the extension of the Consumer Information Service to the eleven city libraries, the service was extended to each of the Regional Libraries, as well: Wheatland, Parkland, South East, Wapiti, Palliser, Chinook and Lakeland (Meadow Lake Branch). Updates were sent to all libraries at regular intervals. This service, now available through their local library, allows more people easier access to pre-buying information enabling them to help themselves get better value in the Saskatchewan marketplace.

The Product Information Service is also available in the regional offices in Saskatoon and Prince Albert.

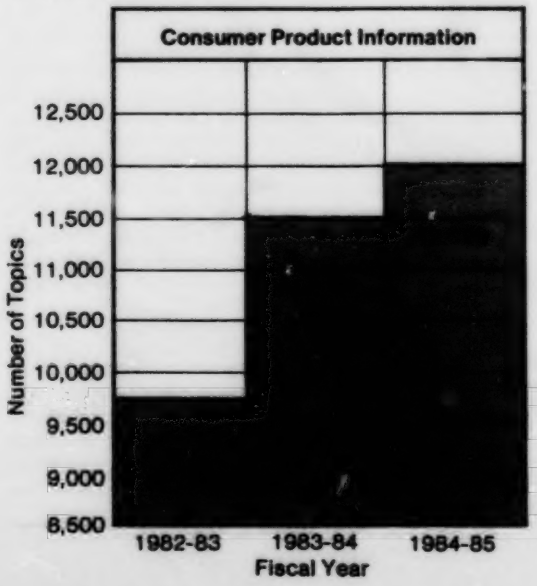
Branch staff continue to participate in HITTLINE, an interagency consumer and health tele-tape project co-ordinated by Regina Plains Community College. Assistance, information and completed scripts on consumer/commercial law and services, consumer products, and money management topics are provided.

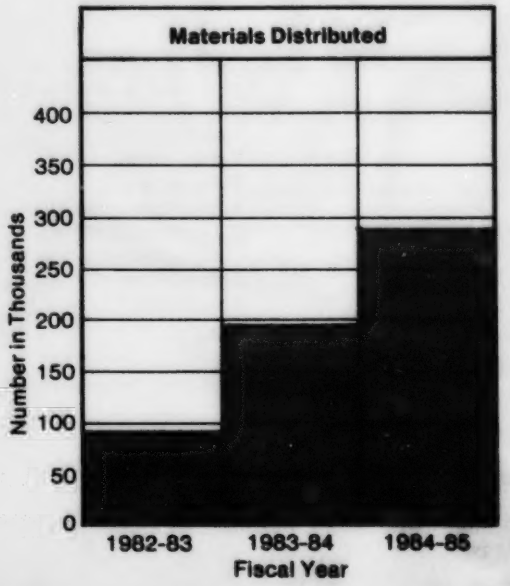
Statistical Summary

Branch Services	1982-83	1983-84	1984-85
Number of Education/Extension Programs	134	104	175*
Requests, Consumer Information Centre	9,789	10,578	11,168
Consumer Product Information Topics	9,757	11,549	12,006
Resource Material Loans	2,983	2,639	2,253
Total number of Department Resource and Information Materials Distributed	91,000	192,600	280,000

* Includes Facilitators and Seniors Teaching Seniors Programs.

Levels of Activity





Film Classification Board

The Film Classification Board operates under the authority of **The Theatres and Cinematographs Act** and regulations. The Board classifies all motion pictures intended for public exhibition in theatres in Saskatchewan. The classification must appear in all advertising by the theatres.

The classification system provides information to help the public choose movie entertainment in theatres suited to their own and their family's needs and wishes.

The classification categories are:

General

Movies suitable for all ages.

Adult

Movies where parents may want to exercise discretion on behalf of children. Although all ages may attend, these movies may contain scenes of a mature nature requiring parental guidance.

Restricted Adult

Movies where parents (not just an adult) must accompany those under 18 years of age. These films have a mature theme and may contain cruelty, violence, strong language or other scenes which may offend.

Special X

Movies which no person under the age of 18 years may attend. The movies contain scenes which may be objectionable or offensive, and often contain explicit sexual or violent scenes.

Warning Captions:

In addition to the classification, warning captions are used:
Scenes may be offensive
Language may be offensive
Violence may be offensive
Not suitable for those under 14 years.

Other activities of the Board include: the licensing of theatres, public halls, film exchanges, itinerant exhibitors and advertising film owners; reviewing of advertisements by theatres; examining and licensing of projectionists; and public information activities with theatres and the public.

Statistical Summary

Films Viewed by Category	1982-83	1983-84	1984-85
General	9	10	8
Adult	92	106	134
Restricted Adult	44	72	66
Special X	29	31	23
Total	**174**	**219**	**231**

Licences Issued*	1982-83	1983-84	1984-85
The Theatres and Cinematographs Act			
Theatres	45	10	7
Public Halls	36	10	13
Operators	116	96	101
Apprentices	33	46	27
Itinerant Exhibitors	1	—	—
Film Exchanges	17	23	17
Special Features	—	—	—
Advertising Films	7	6	4
Totals	**255**	**191**	**169**

*Issued by Licensing, Investigation, Real Estate and Insurance Branch.

Licensing, Investigation, Insurance and Real Estate Branch

The Licensing and Investigation Branch and The Insurance and Real Estate Branch were amalgamated during the year into one Branch. The new Branch now administers the following legislation:

The Auctioneers Act
The Cemeteries Act
The Collection Agents Act
The Condominium Property Act
The Consumer Products Warranties Act
The Cost of Credit Disclosure Act
The Credit Reporting Agencies Act
The Direct Sellers Act
The Guarantee Companies Securities Act
The Investment Contracts Act
The Mortgage Brokers Act
The Motor Dealers Act
The Municipal Hail Insurance Act
The Pyramid Franchises Act
The Real Estate Brokers Act
The Religious Societies Land Act
The Sale of Training Courses Act
The Saskatchewan Insurance Act
The Trust and Loan Companies Licensing Act
The Unsolicited Goods and Credit Cards Act

In addition, the Branch administers the federal **Tax Rebate Discounting Act** which regulates the amount that tax discounters must pay taxpayers when they purchase the taxpayer's rebate. The Branch also administers the licensing of bingos, raffles, casinos and "breakopens" under the authority of Section 190 of the Criminal Code of Canada.

The Branch answers enquiries from consumers and businesses requesting information on the Acts administered as well as marketplace issues and problems. Consumers' complaints are mediated between buyer and seller to arrive at a mutually satisfactory resolution of the problem. Practical advice is given both before and after the purchase has been made. The majority of justified consumer complaints were satisfactorily resolved through mediation.

The Branch receives, processes and issues licences and ensures that consumers can identify the seller, can be assured of their legal rights under each licensing statute and can take remedial action against sellers who do not comply with the statutes or who breach a contract.

To ensure that monetary redress is available to consumers, the majority of licensing statutes require a penal bond to be posted by the seller. The bond monies are available to settle outstanding claims or otherwise compensate consumers if they are victimized by a seller or if a company goes into bankruptcy. A penal bond is not required under **The Real Estate Brokers Act**; however, contributions to the Real Estate Compensation Fund are a prerequisite to licensing and provide protection similar to that provided by a penal bond.

Bonds which were forfeited under various licensing statutes are now held by the Department. During the year, bond monies were paid out and/or court judgements satisfied totalling $76,687.16.

The Branch is responsible for the enforcement of the licensing statutes. Complaints of non-compliance of licensing requirements are also investigated.

The Branch licenses charitable organizations to operate bingos, lotteries and casinos and ensures that only legitimate charitable organizations are authorized to conduct such operations. At the conclusion of each lottery licensed by the Department, required reports are reviewed to ensure that the gross proceeds are properly distributed for prizes, reasonable operating expenses and charity.

As shown in the Statistical Summary below, there is a vast increase in the totals licensed this year as opposed to the previous year.

Enforcement

Under **The Direct Sellers Act**, there were 7 convictions and 110 rescission rights enforced.

Under **The Motor Dealers Act** there was 1 conviction.

Under **The Pyramid Franchises Act** there were 2 rescissions.

Under **The Sale of Training Courses Act** there were 13 rescissions.

Under **The Saskatchewan Insurance Act** there were 8 convictions.

Statistical Summary

Enquiries and Complaints	1982-83	1983-84	1984-85
Enquiries	25,611	25,776	29,616*
Complaints	2,912	2,993	2,938*

*Includes statistics for Real Estate and Insurance.

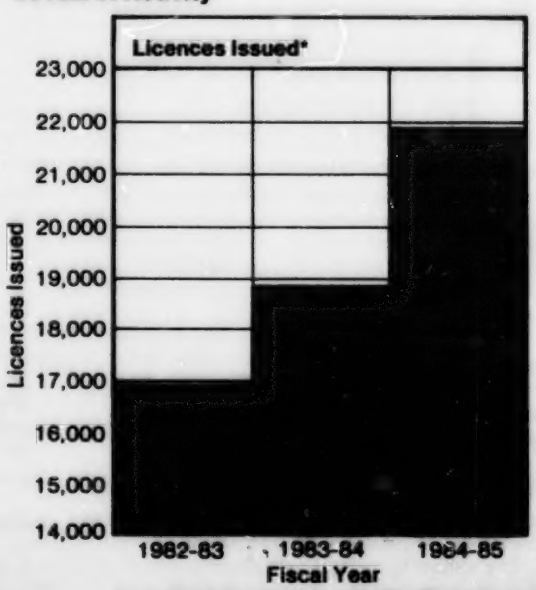
Bingos, Lotteries and Casinos	1983-84		1984-85	
	Dollar Amount	Percentage	Dollar Amount	Percentage
Prizes	27,820,329	65%	54,832,216	67%
Expenses	5,376,818	12%	11,544,772	14%
Charity	9,711,739	23%	15,563,021	19%
Totals (Gross Revenues)	**$42,908,886**	**100%**	**$81,931,009**	**100%**

Licences Issued	1982-83	1983-84	1984-85
The Auctioneers Act			
Auction Sales Companies	138*	86	42
Auctioneers	47	32	34
The Cemeteries Act			
Cemetery Owners	9	5	5
Cemetery Salespersons	45	63	74
The Collection Agents Act			
Agents	8	21	8
Collectors	73	114	106
The Credit Reporting Agencies Act	3	4	5
The Direct Sellers Act			
Vendors	539	598	430
Salespersons	3,145	2,911	3,095
The Home Energy Loan Act	12	14	—
The Investment Contracts Act			
Investment Contract Companies	3	3	6
Investment Contract Salespersons	149	210	198
The Mortgage Brokers Act	3	4	5
The Motor Dealers Act			
Dealers	158	166	313
Salespersons	694	861	1,435
The Pyramid Franchises Act	8	12	7
The Real Estate Brokers Act			
Real Estate Brokers	541	530	520
Real Estate Salespersons	2,401	2,565	3,084
The Sale of Training Courses Act			
Vendors	3	6	14
Salespersons	65	26	63
The Saskatchewan Insurance Act			
Insurers	317	324	325
Agents, Salespersons and Adjusters	6,486	6,768	6,624
Section 190, The Criminal Code of Canada			
Bingos	268	953	1,906
Raffles	630	673	683
Casinos	27	28	34
Breakopens	818	1,514	2,569
The Trust and Loan Corporations Act	138	125	128

*5-year licence renewal was introduced.

Saskatchewan hosts the Superintendents of Insurance Annual Conference, Saskatoon, September 23 to 25, 1984.

Levels of Activity



*Includes those issued under **The Theatres and Cinematographs Act** (page 14)

Planning and Policy Branch

The Branch provides policy analysis and advisory service to the Department. It is responsible for assisting program managers and the Deputy Minister in policy development through planning, research and program evaluation activities.

The types of activities conducted by the Branch include:

- reviewing the implications of reports which relate to Department programs or issues in the Consumer and Commercial Affairs subject area and formulating position, background and strategy papers as required
- conducting research and providing policy analysis for program evaluation and development
- co-ordinating Department-wide projects
- co-ordinating legislative and regulatory changes.

During the year under review, the Policy and Planning Branch conducted evaluations of existing Department programs; provided research on the travel industry, rent regulation, securities, insurance, and the food industry; prepared briefing materials for the Minister and Deputy Minister on several occasions; and co-ordinated the Department's regulatory reform initiatives and legislative changes.

In the latter instance, the Branch worked on the following Acts:

- **The Business Corporations Act**
- **The Film and Video Classification Act**
- **The Motor Dealers Act**
- **The Non-profit Corporations Act**
- **The Plumbing Contractors Licensing Act**
- **The Saskatchewan Insurance Act**
- **The Saskatchewan Securities Act**
- **The Societies Act**

Branch staff represented the Department on a number of interagency and federal and provincial committees.

Provincial Mediation Board/ Office of the Rentalsman

The Provincial Mediation Board assists debtors and creditors in mediating disputes and reaching satisfactory settlements for payment of indebtedness without the necessity of legal proceedings.

The Board administers the following Acts:

The Provincial Mediation Board Act
The Residential Tenancies Act
The Landlord and Tenant Act

The Provincial Mediation Board Act

An agreement reached through the Provincial Mediation Board may alter, modify or rescind any mortgage, contract or agreement previously existing between the parties concerned. Any debtor or creditor may apply to the Board for assistance in arranging settlement of a debt or for consolidation of debts.

The Residential Tenancies Act

The Office of the Rentalsman administers those provisions of the Act which give the Rentalsman authority to make rulings on the following: disposition of abandoned property; arrears in rent, claims for compensation and damages; possession of premises; and disputes over statutory conditions which set out the obligations of landlord and tenant and which form part of every tenancy agreement. The Provincial Mediation Board administers the provisions regarding rent increases and security deposits.

The Rent Stabilization Program

The Rent Stabilization Program was introduced in December, 1983 to protect tenants from unreasonable rent increases. The Program also provides an opportunity for tenants and landlords to come to mutual agreement about rent increases without the necessity of government involvement.

Rent Stabilization replaced Rent Control in Regina and Saskatoon and Rent Review in 29 other Saskatchewan communities.

The new Program covers most rental units four years old or more in Saskatchewan cities and towns with populations of more than 2,000. Under the Program, tenants who receive a notice of rent increases have 30 days to ask for a review if they disagree with the amount of the rent increase. If the tenant does not request a review within 30 days, the rent increases will take effect at the end of the notice period.

Security Deposits

A landlord wishing to retain all or a portion of a security deposit, must apply to the Board if the tenant objects to the amount. The application is filed

and the full amount of the security deposit, plus interest, is held in trust until a decision is made. An inspection of the premises and contact with all involved parties may take place.

The Landlord and Tenant Act

The Act applies to landlord/tenant relations outside of **The Residential Tenancies Act**. If a tenant objects to repossession by the landlord, he/she may apply to the Provincial Mediation Board for a prohibition order. Under certain circumstances, the Board can prevent eviction for a stated period, where "serious hardship" exists, by filing a prohibition order with the Court or the Sheriff. In farm cases, such an order would apply only to the buildings and the adjoining two acres.

Orderly Payment of Debts

Under Part X of the federal **Bankruptcy Act**, the Provincial Mediation Board is able to assist any debtor or creditor in arranging settlement of a debt or consolidation of debts thus providing a practical alternative to bankruptcy. Services include the issuing of a "Consolidation Order" and the arrangement of affordable repayment contracts.

Money Management Program

This program provides preventative and rehabilitative services to the public through education and self-help information and confidential counselling, to assist in the sound management of money and credit.

Budget and credit counselling are provided to prevent debt problems and to assist in appropriate credit selection. Advice and assistance are provided for consumers with financial difficulties. Consolidation of debts may be arranged and a payment schedule set up which is acceptable to creditors and suited to the debtor's ability to pay.

Money management services are located in Regina and Saskatoon and provided throughout the province.

Other Legislation Administered by the Board

The following Acts are administered in part:

The Agricultural Leaseholds Act
The Farm Security Act
The Land Contracts (Actions) Act
The Tax Enforcement Act

The Board also administers the section of **The Land Titles Act** which deals with the power to lease mortgaged land and the section of **The Rural Municipalities Act** which deals with the exemptions to municipal tax enforcement. In addition, the courts inform the Board about individuals who may need access to mediation and Orderly Payment of Debt under **The Limitation of Civil Rights Act**.

The Agricultural Leaseholds Act

The Provincial Mediation Board may settle a disagreement between a landlord and tenant for re-entry by a tenant to complete the harvest or remove harvested crops from the property formerly leased to the tenant. If the crop grown by a tenant has not been harvested within the time limit provided in the Act, an order may appoint the landlord or some other person to complete and remove the harvest and give directions to dispose of and account for the crop or proceeds of any sale.

The Farm Security Act

Upon application, the Provincial Mediation Board may settle any disagreement over the amount of crop to be delivered for payment of an agreement for sale or mortgage on land in any year. The Board may also decide whether the crop grown is a "crop failure". On consent of the owner or after investigation, the Board may, by order, exclude any mortgage or class of mortgage on land from the operation of the provisions of **The Farm Security Act**.

The Land Contracts (Actions) Act

When an action is to be commenced for foreclosure of a mortgage on land or the cancellation of an agreement for sale, the plaintiff must serve the Board with a thirty day "Notice of Intention" before making application to the Court for a hearing before a judge. The proposed defendant is notified of the intended proceedings and is given an opportunity to arrange settlement with the assistance of the Board. The Board is not able to stop proceedings under the Act.

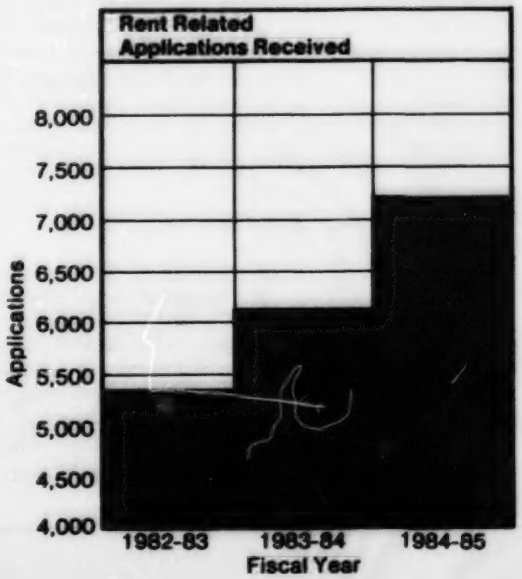
The Tax Enforcement Act

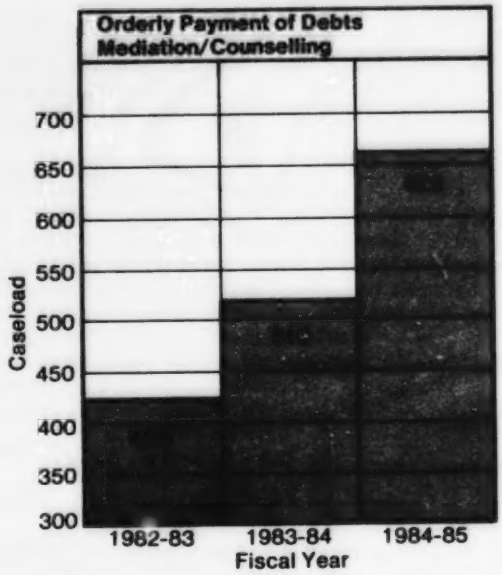
Under the Act, a municipal authority must contact the Provincial Mediation Board and obtain the Board's consent before any action may be taken to acquire title to land by tax sale.

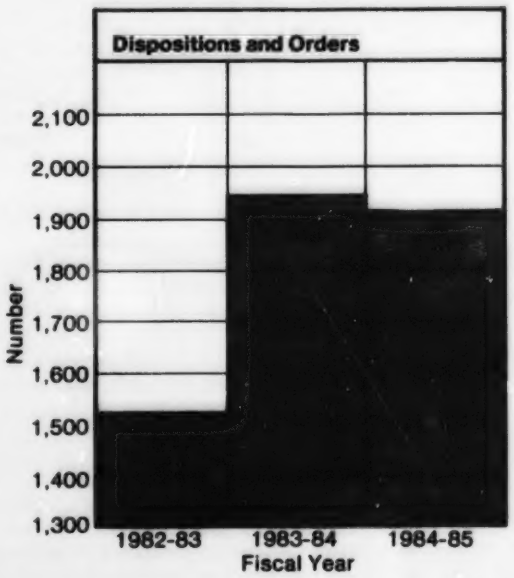
The Limitation of Civil Rights Act

Court officials tell the Board whenever an appointment is granted upon an application of a farmer under **The Limitation of Civil Rights Act** for a hearing with respect to a creditor giving notice of intention to repossess farm machinery. In these cases, the farmer receives notice from the farm implement company of intention to repossess after thirty days. He or she may, within a specified time, make application to the Court registrar in the judicial centre in which he or she resides, for a hearing before a judge. At the farmer's request the Board will mediate the dispute.

Levels of Activity







Statistical Summary

Area of Activity	1982-83	1983-84	1984-85
Rent Increases (Rent Control) Applications Received	1,382	901**	–
Landlord and Tenant Relations* Applications Received	2,620	3,087	3,539
Security Deposits Applications Received	868	1,389	1,852
Rent Review Applications Received	494	63***	–
Rent Stabilization Applications Received since Dec. 1. 1983	–	680	1,811
Total Applications Received	**5,364**	**6,120**	**7,202**
Debt Arrangement (Orderly Payment of Debt – Part X Bankruptcy Act) Mediation of Debt (Prov. Med. Board Act Section 6)	298	258	464
Budgeting and Credit Counselling Applications Received	124	260	195
Total Caseload	**422**	**518**	**659**
Provincial Mediation Board			
Dispositions			
The Land Contracts (Actions) Act	988	1,605	1,421
The Tax Enforcement Act	485	269	330
Orders Issued:			
The Farm Security Act	6	28	93
The Tax Enforcement Act	24	20	37
The Rural Municipalities Act	17	20	30
Total Dispositions and Orders	**1,520**	**1,942**	**1,911**
Writs Received	8,930	8,388	7,767
Budgeting Assistance and Client Interviews	2,147	1,243	1,170

* Includes such matters as:

- Disposition of Abandoned Property
- Arrears in Rent
- Claims for Compensation and Damages
- Possession of Premises
- Rulings on Dispute (Contravention of Statutory Conditions)

** Replaced by Rent Stabilization

*** To December 31, 1983

Regional Offices

The Saskatoon and Prince Albert regional offices operate as the delivery system for four Department programs:

- consumer complaint handling (Licensing, Investigation, Real Estate and Insurance Branch)
- education and communications services (Education and Communications Branch)
- budget and debt counselling and mediation (Provincial Mediation Board)
- landlord and tenant matters, including Rent Stabilization (Provincial Mediation Board/Office of the Rentalsman).

Annual statistics regarding the programs delivered from the Saskatoon and Prince Albert offices are included in reports from each Branch.

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Prince Albert S6V 6Z2
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The Consumer Information Centre, Regina